

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF  
DIVISION

In re:	§	
	§	
GORDON, STEVEN L.	§	Case No. 12-41655 BTR
	§	
Debtor(s)	§	

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**TRUSTEE'S FINAL REPORT (TFR)**

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under chapter      of the United States Bankruptcy Code was filed on      . The undersigned trustee was appointed on      .
2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.
3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.

4. The trustee realized gross receipts of      \$

Funds were disbursed in the following amounts:

Payments made under an interim  
disbursement  
Administrative expenses  
Bank service fees  
Other payments to creditors  
Non-estate funds paid to 3<sup>rd</sup> Parties  
Exemptions paid to the debtor  
Other payments to the debtor

Leaving a balance on hand of<sup>1</sup>      \$

The remaining funds are available for distribution.

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<sup>1</sup> The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. §326(a) on account of the disbursement of the additional interest.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

6. The deadline for filing non-governmental claims in this case was \_\_\_\_\_ and the deadline for filing governmental claims was \_\_\_\_\_. All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$ \_\_\_\_\_. To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$ \_\_\_\_\_ as interim compensation and now requests a sum of \$ \_\_\_\_\_, for a total compensation of \$ \_\_\_\_\_<sup>2</sup>. In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$ \_\_\_\_\_, and now requests reimbursement for expenses of \$ \_\_\_\_\_, for total expenses of \$ \_\_\_\_\_<sup>2</sup>.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: \_\_\_\_\_ By: /s/Michelle H. Chow, Trustee  
Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

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<sup>2</sup> If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D).

**FORM 1**  
**INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT**  
**ASSET CASES**

Page: 1  
**Exhibit A**

Case No: 12-41655 BTR Judge: BRENDA T. RHOADES  
Case Name: GORDON, STEVEN L.

Trustee Name: Michelle H. Chow, Trustee  
Date Filed (f) or Converted (c): 06/21/12 (f)  
341(a) Meeting Date: 07/20/12  
Claims Bar Date: 10/23/12

For Period Ending: 06/26/13

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=554(a) Abandon	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. 1616 Briarhollow Ct., Allen TX 75002 Debtor lists lien of \$134,948.00 and exempts \$16,052.00 Debtor selects FEDERAL EXEMPTIONS	151,000.00	0.00		0.00	FA
2. Cash	40.00	0.00		0.00	FA
3. Wells Fargo Checking Debtor used \$6,261.00 wildcard remainder to exempt a portion of bank accounts.	7,742.00	0.00		0.00	FA
4. Wells Fargo Savings Debtor's actual bank balances greater than originally scheduled. Trustee received amount over the exemption limit and will administer.	500.00	11,936.05		11,936.05	FA
5. Itemized household goods	6,015.00	0.00		0.00	FA
6. Books and pictures	200.00	0.00		0.00	FA
7. Clothing and personal items	460.00	0.00		0.00	FA
8. Ring	350.00	0.00		0.00	FA
9. Misc jewelry	200.00	0.00		0.00	FA
10. Nationwide term life no cash value	0.00	0.00		0.00	FA
11. 401K Sanmina SCI	30,000.00	0.00		0.00	FA
12. 1996 Izuzu Trooper Debtor exempts \$3,450 allowed.	3,500.00	0.00		0.00	FA
13. 2005 Toyota Cienna Lien of \$6,578; remainder exempted at \$422	7,000.00	0.00		0.00	FA

				Gross Value of Remaining Assets
TOTALS (Excluding Unknown Values)	\$207,007.00	\$11,936.05	\$11,936.05	\$0.00
				(Total Dollar Amount in Column 6)

**FORM 1**  
**INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT**  
**ASSET CASES**

Page: 2  
**Exhibit A**

Case No: 12-41655 BTR Judge: BRENDA T. RHOADES  
Case Name: GORDON, STEVEN L.

Trustee Name: Michelle H. Chow, Trustee  
Date Filed (f) or Converted (c): 06/21/12 (f)  
341(a) Meeting Date: 07/20/12  
Claims Bar Date: 10/23/12

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

As of date TFR submitted to UST: 06/26/13: The assets administered were the bank balances (all reflected on Wells Fargo - Savings line) that were over the exemption limit. Trustee investigated bank balances and reconciled the overage to schedules less wildcard exemption. Claims reviewed and no objections required in this case.

Initial Projected Date of Final Report (TFR): 12/31/13 Current Projected Date of Final Report (TFR): 12/31/13

/s/ Michelle H. Chow, Trustee

Date: 06/26/13

MICHELLE H. CHOW, TRUSTEE

**FORM 2**  
**ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD**

Page: 1  
**Exhibit B**

Case No: 12-41655 -BTR  
Case Name: GORDON, STEVEN L.

Trustee Name: Michelle H. Chow, Trustee  
Bank Name: BANK OF KANSAS CITY  
Account Number / CD #: \*\*\*\*\*0618 Checking Account

Taxpayer ID No: \*\*\*\*\*2611  
For Period Ending: 06/26/13

Blanket Bond (per case limit): \$ 300,000.00  
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
			BALANCE FORWARD				0.00
07/23/12	4	Wells Fargo Bank PO Box 5110, MAC N9777-016 Sioux Falls SD 57117-5110	BANK BALANCES	1129-000	84.51		84.51
07/23/12	4	Wells Fargo Bank PO Box 5110 MAC N9777-016 Sioux Falls SD 57117-5110	BANK BALANCES	1129-000	3,492.04		3,576.55
07/23/12	4	Wells Fargo Bank PO Box 5110, MAC N9777-016 Sioux Falls SD 57117-5110	BANK BALANCES	1129-000	5,493.34		9,069.89
07/24/12	4	Wells Fargo Bank, NA PO Box 5110, MAC N9777-016 Sioux Falls SD 57117-5110	BANK BALANCES	1129-000	2,866.16		11,936.05
08/14/12		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		3.42	11,932.63
09/17/12		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		13.65	11,918.98
10/15/12		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		13.20	11,905.78
11/15/12		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		13.62	11,892.16
12/14/12		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		13.17	11,878.99
01/16/13		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		13.59	11,865.40
02/14/13		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		13.58	11,851.82
03/14/13		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		15.92	11,835.90
04/12/13		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		17.60	11,818.30
04/30/13		Bank of Kansas City	BANK SERVICE FEE	2600-000		17.00	11,801.30
05/31/13		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		17.54	11,783.76

Page Subtotals 11,936.05 152.29

**FORM 2**  
**ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD**

Page: 2  
**Exhibit B**

Case No: 12-41655 -BTR  
Case Name: GORDON, STEVEN L.

Trustee Name: Michelle H. Chow, Trustee  
Bank Name: BANK OF KANSAS CITY  
Account Number / CD #: \*\*\*\*\*0618 Checking Account

Taxpayer ID No: \*\*\*\*\*2611  
For Period Ending: 06/26/13

Blanket Bond (per case limit): \$ 300,000.00  
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
COLUMN TOTALS					11,936.05	152.29	11,783.76
Less: Bank Transfers/CD's					0.00	0.00	
Subtotal					11,936.05	152.29	
Less: Payments to Debtors						0.00	
Net					11,936.05	152.29	
TOTAL - ALL ACCOUNTS					NET DEPOSITS	NET DISBURSEMENTS	ACCOUNT BALANCE
Checking Account - *****0618					11,936.05	152.29	11,783.76
					11,936.05	152.29	11,783.76
					(Excludes Account Transfers)	(Excludes Payments To Debtors)	Total Funds On Hand

I certify that the above banking transactions are true and correct.

Trustee's Signature: /s/ Michelle H. Chow, Trustee Date: 06/26/13  
MICHELLE H. CHOW, TRUSTEE

Page Subtotals 0.00 0.00

Case Number:	12-41655	Claim Number Sequence
Debtor Name:	GORDON, STEVEN L.	
Claims Bar Date:	10/23/12	

Code #	Creditor Name & Address	Claim Class	Notes	Amount Allowed	Paid to Date	Claim Balance
000001 070 7100-00	Sallie Mae c/o Sallie Mae Inc. 220 Lasley Ave. Wilkes-Barre, PA 18706	Unsecured Student loan unsecured claim		\$24,258.14	\$0.00	\$24,258.14
000002 070 7100-00	PYOD, LLC its successors and assigns as assignee of Citibank Resurgent Capital Services PO Box 19008 Greenville, SC 29602	Unsecured x4993 World Mastercard/Citibank		\$82.75	\$0.00	\$82.75
000003 070 7100-00	American InfoSource LP as agent for Texas Health Resources as assignee of TEXAS HEALTH PRESBYTERIAN PO Box 248838 Oklahoma City, OK 73124-8838	Unsecured 7418 160		\$3,130.81	\$0.00	\$3,130.81
000004 070 7100-00	American InfoSource LP as agent for Texas Health Resources as assignee of TEXAS HEALTH PRESBYTERIAN PO Box 248838 Oklahoma City, OK 73124-8838	Unsecured 0270 271		\$150.00	\$0.00	\$150.00
000005 070 7100-00	American InfoSource LP as agent for Texas Health Resources as assignee of TEXAS HEALTH PRESBYTERIAN PO Box 248838 Oklahoma City, OK 73124-8838	Unsecured 0647 272		\$150.00	\$0.00	\$150.00
000006 070 7100-00	American InfoSource LP as agent for Texas Health Resources as assignee of TEXAS HEALTH PRESBYTERIAN PO Box 248838 Oklahoma City, OK 73124-8838	Unsecured 3100 273		\$150.00	\$0.00	\$150.00
000007 070 7100-00	American InfoSource LP as agent for Texas Health Resources as assignee of TEXAS HEALTH PRESBYTERIAN PO Box 248838 Oklahoma City, OK 73124-8838	Unsecured 4137 274		\$150.00	\$0.00	\$150.00
000008 070 7100-00	American InfoSource LP as agent for Texas Health Resources as assignee of TEXAS HEALTH PRESBYTERIAN PO Box 248838 Oklahoma City, OK 73124-8838	Unsecured 4616 275		\$150.00	\$0.00	\$150.00

EXHIBIT A  
ANALYSIS OF CLAIMS REGISTER

Date: June 26, 2013

Case Number: 12-41655 Claim Number Sequence  
 Debtor Name: GORDON, STEVEN L.  
 Claims Bar Date: 10/23/12

Code #	Creditor Name & Address	Claim Class	Notes	Amount Allowed	Paid to Date	Claim Balance
000009 070 7100-00	American InfoSource LP as agent for Texas Health Resources as assignee of TEXAS HEALTH PRESBYTERIAN PO Box 248838 Oklahoma City, OK 73124-8838	Unsecured 5295 276		\$400.00	\$0.00	\$400.00
000010 070 7100-00	American InfoSource LP as agent for Texas Health Resources as assignee of TEXAS HEALTH PRESBYTERIAN PO Box 248838 Oklahoma City, OK 73124-8838	Unsecured 5929 277		\$1,619.81	\$0.00	\$1,619.81
000011 070 7100-00	American InfoSource LP as agent for Texas Health Resources as assignee of TEXAS HEALTH PRESBYTERIAN PO Box 248838 Oklahoma City, OK 73124-8838	Unsecured 6308 278		\$1,561.24	\$0.00	\$1,561.24
000012 070 7100-00	American InfoSource LP as agent for Texas Health Resources as assignee of TEXAS HEALTH PRESBYTERIAN PO Box 248838 Oklahoma City, OK 73124-8838	Unsecured 6896 279		\$1,625.83	\$0.00	\$1,625.83
000013 070 7100-00	American InfoSource LP as agent for Texas Health Resources as assignee of TEXAS HEALTH PRESBYTERIAN PO Box 248838 Oklahoma City, OK 73124-8838	Unsecured 7241 280		\$150.00	\$0.00	\$150.00
000014 070 7100-00	American InfoSource LP as agent for Texas Health Resources as assignee of TEXAS HEALTH PRESBYTERIAN PO Box 248838 Oklahoma City, OK 73124-8838	Unsecured 7993 281		\$150.00	\$0.00	\$150.00
000015 070 7100-00	American InfoSource LP as agent for Texas Health Resources as assignee of TEXAS HEALTH PRESBYTERIAN PO Box 248838 Oklahoma City, OK 73124-8838	Unsecured 0145 282		\$150.00	\$0.00	\$150.00
Case Totals:				\$33,878.58	\$0.00	\$33,878.58

Code #: Trustee's Claim Number, Priority Code, Claim Type



## TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 12-41655 BTR

Case Name: GORDON, STEVEN L.

Trustee Name: Michelle H. Chow, Trustee

Balance on hand \$

Claims of secured creditors will be paid as follows:

NONE

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee Fees: Michelle H. Chow, Trustee	\$	\$	\$
Trustee Expenses: Michelle H. Chow, Trustee	\$	\$	\$

Total to be paid for chapter 7 administrative expenses \$

Remaining Balance \$

Applications for prior chapter fees and administrative expenses have been filed as follows:

NONE

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$ must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

NONE

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
000001	Sallie Mae	\$	\$	\$
000002	PYOD, LLC its successors and assigns as assignee	\$	\$	\$
000003	American InfoSource LP as agent for	\$	\$	\$
000004	American InfoSource LP as agent for	\$	\$	\$
000005	American InfoSource LP as agent for	\$	\$	\$
000006	American InfoSource LP as agent for	\$	\$	\$
000007	American InfoSource LP as agent for	\$	\$	\$
000008	American InfoSource LP as agent for	\$	\$	\$
000009	American InfoSource LP as agent for	\$	\$	\$
000010	American InfoSource LP as agent for	\$	\$	\$
000011	American InfoSource LP as agent for	\$	\$	\$
000012	American InfoSource LP as agent for	\$	\$	\$

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
000013	American InfoSource LP as agent for	\$	\$	\$
000014	American InfoSource LP as agent for	\$	\$	\$
000015	American InfoSource LP as agent for	\$	\$	\$

Total to be paid to timely general unsecured creditors \$ \_\_\_\_\_

Remaining Balance \$ \_\_\_\_\_

Tardily filed claims of general (unsecured) creditors totaling \$ \_\_\_\_\_ have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be \_\_\_\_\_ percent.

Tardily filed general (unsecured) claims are as follows:

NONE

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ \_\_\_\_\_ have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be \_\_\_\_\_ percent.

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

NONE